

Certificate Number: 05781-NJ-DE-034817591

Bankruptcy Case Number: 20-19639



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 26, 2020, at 7:32 o'clock PM PDT, Felicia Phillips completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 26, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President